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# **Transform Housing Into a Social Service**

**by Michael Audain, 1973**

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## FOREWORD

*The now famous Curtis Report, dealing with the housing problems following the Second World War, pointed out the close connection between housing and community planning. In fact, it suggested that housing programs that ignored community planning were doomed to failure.*

*It is no accident then that planners across Canada have an intense and abiding interest in housing. They have experienced the problems of governmental programs that have been largely piecemeal and single-purpose oriented in the past. Most planners have rebelled at the continuing dominance of economic policies as the primary basis for housing policies. It is in response to the ineffectiveness of the economic orientation that a more broadly based social orientation is asked for in this issue.*

*The 1968 National Housing Conference, and subsequent publication of the proceedings under the title of The Right To Housing (edited by Michael Wheeler), alerted planners and other public officials to the emerging concept that every Canadian did indeed have a particular and personal right to housing. But such a concept was obviously the result of a continuing process – a process which Michael Audain outlines in lucid detail in his article, "Transforming Housing Into A Social Service."*

*It is important for planners to understand the history and context of our attitudes towards housing, and this is Audain's primary purpose. He does not stop at this purpose, however, but goes on to outline how, by looking at housing as a social service, a whole range of policies and administrative mechanisms are placed into a new and exciting framework.*

*The chronology of events in the history of Canadian housing legislation have been sketched by Ann McAfee. This tabular summary should be useful to the practitioner as he reviews his own participation in the process.*

*Perhaps there is no one place where the complexity of housing and social policy is more readily demonstrated than in the inner city. A small group of professionals interested in housing met in Toronto to discuss this complex issue, and a summary of these discussions is presented under the topic of inner city housing. Admittedly, no group of experts can adequately describe such a difficult problem in a limited time period, but the points made by these participants serve to corroborate the assertions and recommendations made by the individual authors in this publication.*

*Having rejected the solely economic point of view for housing legislation, we should not however reject the techniques of the economist in evaluating housing needs. Wallace Smith uses both Canadian and U.S. data to demonstrate that we have not been replacing housing on an economic basis – the idea of obsolescence has not taken hold of the housing market. The hard-headed analysis – the emphasis on quantitative analysis – serves to re-emphasize the need for Neighborhood Improvement Programs. These practical solutions are more clearly understood after reading Smith's article, and are summarized with particular attention to the needs of the planner.*

*While Neighborhood Improvement Programs may appear to be a natural phase for national housing legislation, it is very important that unique local and regional*

differences be accounted for. The pilot project of Strathcona in Vancouver – the basis for Neighborhood Improvement Programs legislation – has some peculiarities which relate to the predominance of residents coming from a similar ethnic background and having similar views of property and investment. Jim Lowden directed this program in its first two and one-half years of operation, and provides the reader with a factual summary of the events of program start-up, citizen input, etc. Lloyd Axworthy, on the other hand, sets the case study of Winnipeg's neighborhood programs into a larger context.

Neighborhood programs in Winnipeg have also had such interesting ingredients as job training and management training as elements within their format. This illustrates the importance of what was earlier referred to as broad based social programs. If social policy and housing can be effectively matched, then it will require the kind of creativity that has been expressed in Winnipeg.

But housing still has two particular qualities which planners and policy makers need to know more about. Nalla Senathirajah outlines what various research reports have uncovered about High Rise Living. Our major urban centres are committing many of their residents to live in such accommodation without knowledge of the consequences. This summary of knowledge should prove helpful in evaluating our present land use planning programs and particularly our patterns of residential land use.

The other research report included here is the summary of the work done by Adepoju G. Onibokun on Public Housing. While public housing has not been looked upon with much favor, it nevertheless still remains as a type of housing for which there seems to be considerable need. At least part of the unhappiness with public housing as a product and as a program can be more readily understood after the reader has had a chance to review Onibokun's findings.

Considerable reference has been made to the need to change legislation to meet social housing needs. However, administratively some encouraging moves have been made. Within Central Mortgage and Housing Corporation, the Social Development Operations Division has been assuming a stronger role. Its Director, Dr. Marvin Lipman, outlines the activities of this Division, and communities struggling with housing problems can find some ready assistance from it.

The Epilogue simply acknowledges the fact that more and better research is still needed. It does, however, point out that more information is becoming available. Reference is made in conclusion to new literature which should help to extend our knowledge of Housing and Social Policy.

### **Acknowledgements**

The Editor has profited from the advice and counsel of many people across Canada. Among them have been Humphrey Carver, Alan Armstrong, Gary Davidson, P. R. U. Stratton, William Kerr, Jim Lowden, and Wallace Smith. While these people have made positive suggestions as to the content and format of this issue, any errors in selection of articles or composition of the issue are the responsibility of the Editor. The value of the publication will only be proven by the extent to which it extends the reader's horizon of understanding of Housing and Social Policy.

ROBERT W. COLLIER  
Guest Editor

## TRANSFORMING HOUSING INTO A SOCIAL SERVICE

**Michael Audain**

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The provision of shelter in Canada has a wide variety of implications. For the investor, housing offers a safe return at interest rates above those obtainable on government and corporate bonds; for the economist, the industry represents an important countercyclical tool; and for the job seeker, it offers a livelihood in many professions and trades. The intensity of activity in house building, one of the country's largest industries, is often regarded as a barometer of a nation's growth and development. But, of course, housing has another meaning for the consumer.

Where one lives, the type of residence one inhabits, and how much one pays for shelter has implications for family relationships, work, recreation, educational opportunities, friendship patterns, social interaction and, most importantly, disposable income. In fact, because housing supplies a commodity without which men cannot live in this climate, and without which families cannot enjoy well-being, security, dignity, and social justice, housing is now more and more being called a social right.

### HOUSING AS A RIGHT

The social right approach to housing was endorsed by the Canadian Conference on Housing held in Toronto in 1968, a gathering of nearly 600 people from all sectors of the housing field, which declared: "All Canadians have the right to be adequately housed whether they can afford it or not."<sup>1</sup> This was echoed in the spring of 1969 by Paul Hellyer's Task Force on Housing and Urban Development which stated: "Every Canadian should be entitled to clean, warm shelter as a matter of basic human right."<sup>2</sup>

The concept of housing as a right is important for it removes claims that individual citizens and families may make upon society for shelter from the realm of charity to that of social justice. It also provides a much more secure base for the assertion of public responsibility for housing conditions than the dubious social bookkeeping which frequently couched earlier arguments for housing reform in the past – for example, that better housing would significantly affect health, school attendance, juvenile court statistics, and the like. Although scholars such as Alvin Schorr have shown that there is indeed evidence which points to a relationship between seriously inadequate housing conditions, health problems, and disturbed social relationships, it is difficult to convincingly establish housing as a causal factor.<sup>3</sup>

William Michelson, who probably knows as much about the impact of the residential environment as any one in Canada, has explored many of the consequences of spatial relationships but nevertheless has concluded that: "Housing condition leads directly to social and physical pathologies only when it is desperately inadequate."<sup>4</sup> Although there are still far too many Canadians living in tenements and

shacks of the type considered deplorable half a century ago – among them Indians and Métis, most of whom still live in overcrowded housing which fails to meet even the most minimum standards for space, light, warmth, fire safety, and sanitation – in terms of conventional census standards most Canadians are remarkably well housed. The difficulty is that rapidly changing social aspirations clashing with land scarcity, rapid building-cost inflation, and urban development dynamics that reward high density, have rendered census criteria obsolete.<sup>5</sup> As a consequence, public discontent with housing has grown rather than abated.

One may object that the enunciation of good housing as a right does nothing in itself to ameliorate the plight of those Canadians living in squalor or paying exorbitant sums for their accommodation. Noble social rights, to be more than lofty statements of intention, have to be translated into viable programs for their achievement. This is where the social service model comes in. There was no right for elementary education until public schools were established; the right to legal counsel remained a fiction until access to legal aid was provided; and it took the medicare schemes to guarantee a right to medical attention.

Today, the right to decent housing, unsupported by an adequate delivery system that shares many characteristics of other social services, remains a sham.

### THE MARKET MODEL

For too many years housing has been analyzed as a market commodity rather than a social service. That is to say, the traditional approach to housing reform has been to identify factors that appear to prevent the private market from meeting the demand for better housing and then to seek the amelioration of such constraints. For example, among so-called market constraints that have lately received attention are the shortage of capital for housing, inefficiency in the construction industry, high land prices, and a lack of consumer purchasing power. These, of course, are real problems. But in merely tackling them on an ad hoc basis there is a danger that the housing situation would be set back to that of the 1950s and early 1960s, when middle income people could obtain suitable accommodation without too much difficulty, while low income Canadians lived in desperate circumstances.

As matters now stand, it is clear that despite the recent increases in public housing production, housing still remains largely a private market. By the end of 1971, only 3.5 per cent of the 6,035,000 dwellings in the country had been built under what the Central Mortgage and Housing Corporation terms “*NHA* aid to low income groups” and only 1.5 per cent of the nation’s stock consisted of subsidized rental housing.<sup>6</sup> Fifteen per cent of the 1971 housing starts were designated for low income people. But since our annual increment to the stock is only about 3 per cent, production at this rate will take decades to furnish decent housing at a reasonable cost for all who need it. The fact is, despite a new concern with social housing, the prevailing creed continues to be that stated in the Hellyer report: “The housing needs of most Canadians can and should be met through the private market.”<sup>7</sup>

Unfortunately, the private market, when it comes to housing, is far from the benign resource allocation process that many economists would have us believe. There is growing recognition that the production and ownership of housing are increasingly becoming controlled by large corporations that so dominate local

markets that they exercise what amounts to oligopolist power – determining land prices, development types (e.g., residential versus commercial), house prices, and rents. The Dennis-Fish report revealed the extent to which the future land requirements of Canadian cities are concentrated in the portfolios of relatively few private developers,<sup>8</sup> while James Lorimer has ably documented the elaborate interconnections between the property corporations and financial concerns, the media, civic bureaucrats, and politicians.<sup>9</sup>

The *National Housing Act* amendments introduced in January 1973,<sup>10</sup> although representing a welcome departure from an obsession with new housing starts, do not promise to reshape the housing system. The neighbourhood improvement program may protect some downtown areas from the redeveloper's hammer; the assisted home ownership program may help some small town dwellers to buy rather than rent a home; and the residential rehabilitation assistance program, if vigorously implemented, will perhaps in time quiet the nightly shriek of fire engines racing to rescue families from space heater explosions in the aging core areas of Eastern Canadian cities.

There are, however, two programs in the *NHA* legislation which, if pursued seriously, could make some lasting impact. The assistance to non-profit housing corporations, though it is inadequate, does give this sector a chance to widen its activities. Whether a respectable segment of the housing stock in the future will be under non-profit and co-operative tenure will depend on the success of the "third force" in creating its own institutions (e.g., a non-profit housing foundation) to provide career lines and in attaining a mandate to compete with the property industry.

Interestingly, the land assembly program in the *NHA* amendment bill was the only part of the package opposed by the Housing and Urban Development Association (the developers' lobby). Whether this timid attempt to deal with land speculation will have any success depends on how the proposed \$500 million allocation is used, and whether public agencies are prepared to lease rather than re-sell land as a means of permanently removing it from the speculative cycle.

The difficulty with the *NHA* amendment bill is that in the absence of a radical reorientation of the manner in which the housing development and allocation process works, what many people may interpret as socially sound moves on the part of government may have unforeseen deleterious consequences. For example, the federal government's halting of urban renewal in 1969 – a public program which was demolishing many sound (or potentially sound) houses occupied by low income families and never replacing them with enough alternative accommodation – was championed by citizens groups. But in fact, redevelopment by private entrepreneurs – a process that has demolished far more low income earners' homes and been far more destructive of neighbourhoods than public urban renewal – has continued at an even greater pace. And in private redevelopment schemes, tenants usually have no relocation rights and homeowners, although theoretically protected from expropriation, can be coerced into selling by intimidation and "blockbusting."

The housing market model, although useful as a tool to understanding certain local supply and demand relationships, has very little to offer as a means to achieving social goals such as decent accommodation for all. Once one accepts the notion of the right to housing and is committed to adopting strategies to achieve



that right, supply and demand relationships based on existing income distributions have to be superseded by claims on resources consistent with publicly defined criteria of need. In other words, what for generations has been variously conceived of as a "building industry," a "mortgage market," or "a property business," has to be transformed into a social service.

### A LOOK BACK

When one reviews the factors behind advances in Canadian housing legislation, it becomes rapidly apparent that concern about their social impact has mainly taken second place to other objectives – predominantly ones of an economic nature. Nevertheless, this was not true of what may be called the nation's first housing measure, *An Act to Encourage Housing Accommodation in Cities and Towns*, passed by the Ontario Legislature in 1913. This statute, which provided that municipalities might guarantee 85 per cent of the bonds of any housing corporation prepared to limit its dividend to 6 per cent a year, had been campaigned for by the Toronto Housing Company, a coalition composed of representatives from the Toronto City Council, the Toronto Board of Trade, the Manufacturers' Association, and the Civic Guild.

The Toronto Housing Company was basically a charitable endeavour in the Octavia Hill tradition, led by men familiar with schemes to provide housing for workers and artisans built by British housing societies. The charitable ethos of their approach to housing corresponded very closely to the impetus behind private social agencies of the day. With a municipal guarantee behind it, the Toronto Housing Company was able to borrow at 5 per cent interest and build 32 maisonette flats and six houses before World War I intervened. Today, these homes still stand, providing a pleasant contrast to their high-rise surroundings.

The next public assertion of responsibility for housing was characterized by a subordination of social objectives to economic ones – a pattern that was to become repetitive. It occurred at the federal level in 1918 when the government, operating under the *War Measures Act*, approved a program to authorize the Minister of Finance to loan up to \$25 million to the provinces who, in turn, might lend the money to their municipalities to build housing principally for returned soldiers. Although there was undoubtedly a serious housing crisis in the country because of the curtailment of building during the war and an influx of workers to urban areas, Thomas Adams, the architect of the program, had been obliged to argue for it in other terms. In a report to the government, he stressed that there was a direct link between national development and improved housing, stating that the efficiency of both manufacturing and agriculture depended in part on the living environment of the work force, and that measures to assist housing could promote immigration as well as stimulate employment in the immediate postwar period.<sup>11</sup> The 6,244 houses that were built under the program in 179 municipalities across the country were practically all for owner-occupation and few were made available to non-veterans.

Despite continual evidence of serious housing problems across Canada in the 1920s and early 1930s, including the devastating Bruce Report,<sup>12</sup> no action occurred at the federal level until a special House of Commons committee on housing reported in 1935 that: "A national emergency will soon develop unless the building of dwellings can be greatly increased . . . the formulation, institution and pursuit of



a policy of adequate housing should be accepted as a social responsibility."<sup>13</sup> In June 1935, the government of R. B. Bennett reacted by passage of the *Dominion Housing Act, 1935*. However, the House of Commons debates on the measure suggest that the government was more impressed with the need to speed up house building as a strategy to stifle unrest among the unemployed than it was with the need to improve housing conditions. In any case, the legislation made only a negligible contribution, assisting 2.7 per cent of housing starts in 1937 and 4.5 per cent in 1938. As mortgagees under the scheme were required to make a 20 per cent down payment, it can be safely assumed that few low income families benefited.

It was again considerations other than solely housing improvement that led the federal government to intervene vigorously in the private market in 1941. This time, the government decided to engage directly in building and managing housing for munitions workers (who were having difficulty in finding lodging near war plants) and, to do so, incorporated Wartime Housing Limited as a Crown agency responsible to C. D. Howe, Minister of Munitions and Supply. By 1945, 16,869 houses had been built under the scheme and although most of them were meant to be of a temporary nature (built without basements or furnaces), many are still occupied today.

In an effort to do something about inflation in house rents that was also discouraging people moving to work in the cities, the Wartime Prices and Trade Board in 1941 clamped controls on rents throughout Canada that were to last until several years after the war. Although this action constituted a major intervention in the supply of housing, it stemmed mainly from concerns other than social justice.

The mounting of a veterans housing program, begun by the Wartime Housing Corporation in 1944, stemmed partly from the generosity of a country wanting to honour returned soldiers, partly because Mackenzie King's government depended on the veterans' vote in the 1945 election, and partly because Ottawa was afraid that the veterans would create a social control problem if they were not offered a decent postwar life (Toronto Mayor Saunders reported in 1945 that returned men were actually refusing to proceed to their home cities across the country unless they received assurance of adequate accommodation at their destination.<sup>14</sup>) Viewed as a highly successful program and taken over by the Central Mortgage and Housing Corporation shortly after its formation, the Wartime Housing Corporation eventually built 30,000 veterans homes throughout Canada. Although these homes had originally been intended as rental housing, they were later sold to their tenants at favourable terms, so that by the mid-1960s only a small fraction were still being rented.

A committee chaired by Professor C. A. Curtis<sup>15</sup> and staffed by the architect of Canada's family allowances scheme, Leonard Marsh, provided the research for what was meant to be the main postwar housing program for non-veterans: the *National Housing Act, 1944*. Here again, concern about postwar economic recovery predominated, the Curtis committee actually being a sub-committee of the federal government's Advisory Committee on Reconstruction. Indeed, the formal title of the new statute, "An Act to Promote the Construction of New Houses, the Repair and Modernization of Existing Houses, and the Improvement of Housing and Living Conditions, and the Expansion of Employment in the Post-War Period,"

incorporated the mixed intentions of its framers. As an indication of the government's attitude to housing, the act's framers ignored what the Curtis committee considered should be the principal plank in postwar housing policy: annual grants for local housing authorities to enable them to rent accommodation to low income families.

Provision was not made in the *National Housing Act* for publicly subsidized housing until 1949, when the St. Laurent government gave in to strenuous efforts exerted by groups such as the Canadian Federation of Mayors and Municipalities, the Community Planning Association, the Canadian Construction Association, and the Canadian Welfare Council. The Citizens Housing and Planning Association of Toronto, the organization that had been instrumental in getting Regent Park North built by the City of Toronto, was also an active lobbyist.

The fact that the 12,138 public housing units built in Canada from 1950 to the end of 1964 represented only .6 per cent of the total housing production in those years is a reflection of the lack of commitment of all levels of government to the one program which at least had the potential of serving low income people. This is not to say that *NHA* home ownership programs for middle income people did not at times suffer from the mixed priorities that government exhibits when it comes to housing. Economists such as Smith<sup>16</sup> and Chung<sup>17</sup> have charted the relationship between housing starts, ranges in mortgage interest rates, and anti-cyclical strategies pursued by the Department of Finance.

### **SOCIAL HOUSING**

Accompanying the 1964 *NHA* amendments, which simplified procedures for financing public housing, was a new determination to actively promote public housing. This resulted in CMHC loan commitments for 71,000 new public housing units in the years 1964–71.<sup>18</sup> However, while the acceptance of public housing grew immensely during this period (mainly due to the vigorous activities of the Ontario Housing Corporation), it has recently been questioned by policy planners such as Michael Dennis on the grounds of cost and social desirability.<sup>19</sup>

The housing policy which is currently in vogue in Canada may be characterized as a social housing policy. That is to say, the state is prepared to intervene on a limited scale to ameliorate the impact of high housing costs on some low income people by offering them public housing, but at the same time most people are left to seek accommodation in a relatively unfettered private market. This use of the term "social housing" is really David Donnison's. He used it to describe the pattern of housing responsibility assumed in countries such as Switzerland, Ireland, and Belgium, explaining:

In these countries government's principal role is to come to the aid of selected groups in the population and help those who cannot secure housing for themselves in the "open market." Its operations are designed to meet particular needs and solve particular problems; and, whether they consist of building, lending, subsidy, rent controls or other measures, these operations are regarded as exceptional "interventions" – often temporary interventions – within an otherwise "normal" system. Thus, government is not assumed to be responsible for the

housing conditions of the whole population, except in the negative sense of enforcing certain minimum standards for the protection of public health and it is not expected to prepare and implement a long-term national housing programme.<sup>20</sup>

The main point about a social housing policy is that it is selective in whom it assists rather than comprehensive or universal in scope. And like all selective services, it requires the recipient to admit his need as part of a rationing process and demands continuing accountability on the part of the beneficiary concerning his means and conduct. Perhaps public housing as it exists in Canada might be considered the epitome of social housing policy because it so publicly labels its recipients – there are few things less visible than where one lives.

### SOCIAL APPENDAGES

In recent years there has been a tendency on the part of many organizations concerned with management of the physical environment to deal with demands that they reorient themselves to social goals by syphoning such responsibility off onto specialists – for example, a social planner in a city planning department. The way the Ontario Housing Corporation, Canada's largest public landlord, went about this was to establish a large community relations branch. The job of the staff of this branch, in the words of its director, "is largely devoted to home visiting where they not only endeavour to correct conditions that may affect the tenancy, but also help with social or other problems with the aid of various agencies."<sup>21</sup> The community relations officers basically act as liaison persons between property managers, tenants, and social agencies. Much of their work is directed at dealing with rent arrears and alleged antisocial behaviour as well as supplying the landlord with up-to-date information about the tenant associations.

OHC's Community Relations Branch probably fills a very important function – Cadillac Development Corporation, Canada's largest private landlord, has followed suit and now boasts community relations officers. However, one wonders to what extent "the people branch" (as the OHC Community Relations Branch director calls it) functions as a substitute for a more basic realignment of housing policy in the Ontario government.

At the federal level, CMHC's Social Development Operations Division, headed by social worker Marvin Lipman, gets involved in a considerably wider range of housing services than its OHC counterpart. The staff, who are mainly in local and regional offices, help citizens groups make use of *NHA* programs, work with organizations concerned about non-profit and rehabilitation programs, attempt to get the 1970 public housing guidelines implemented, and keep an eye on social research. The division was established in recognition that, as the traditional mortgage banking function of the corporation was changing, its personnel were increasingly coming into contact with a new clientele: low income workers, welfare recipients, native people, and social agencies. (See concluding paper in this edition.)

While Lipman and his staff help CMHC officials to broaden their relationships from traditional contacts with the property industry, the corporation's Policy Planning Group attempt to reorient legislation and regulations. Headed by Walter

Rudnicki, also a social worker, it was the Policy Planning Group that spun off Michael Dennis' Study Group on Low Income Housing, whose report is probably the most comprehensive review of federal housing programs.<sup>22</sup>

Rudnicki's tweed jacket and granny glasses brigade are groping for new housing strategies in what some may consider an abstruse fashion. But they proved themselves by the delicacy with which they helped Minister of State for Urban Affairs, Ron Basford, handle the January 1973 federal-provincial conference on housing as well as the tenacity with which they fought for improvements in the 1972 *NHA* amendment bill. Being the only group in CMHC that appears capable of relating to the Ministry of Urban Affairs' crowd, the bright young people around Rudnicki are trying to generate new ways of thinking about housing.

### SOCIAL SERVICES

At first, services were mainly selective in that they sought to direct resources such as education, medical care, day nurseries, recreation, and counselling – as well as various types of income relief – only to the worthy poor. But, in the last few decades, the social services have become institutionalized and largely universalized. This occurred as the better-off members of society realized that there were valuable benefits to be gained. They too experienced disasters that could not be foreseen, such as health breakdown and income loss. The middle and upper classes also recognized that public funds could be tapped to help meet needs that were prohibitively expensive to satisfy. This accounts for the growth in general acceptability of a whole range of services that were originally designated only for the poor: public education, family allowances, old age pensions, community centres, hospitals and libraries – and more latterly, medicare and legal aid. The same acceptance is now gradually extending to day care centres, senior citizens homes and even unemployment insurance.

But how does a modern social service really differ from other enterprises? It is increasingly being suggested that the functions performed by the social services should no longer be considered problem-oriented or transitional as they are as normal in a post-industrial society as primary institutions were in a primitive economy. In this vein Alfred Kahn writes:

Social services may be interpreted in an institutional context as consisting of programs made available by other than market criteria to assure a basic level of health-education-welfare provision, to enhance communal living and individual functioning, to facilitate access to services and institutions generally, and to assist those in difficulty and need.<sup>24</sup>

Kahn divides contemporary social services into two types: social utilities and case services; and his distinction is more than a semantic one. Social utilities are innovations, resources, or facilities designed to meet generally experienced needs. Making an analogy with public utilities (roads, water supply, electricity systems, the post office) that are now taken for granted as an essential concomitant of industrialization, Kahn suggests that because social services such as day care, public education, social insurance and community recreation are now considered so vital to the wellbeing of the entire community, their provision is no longer solely the prerogative of private entrepreneurs.<sup>25</sup>

### IS HOUSING A SOCIAL SERVICE?

There appears to be some hesitation in identifying housing as a social service. Even social work literature tends to be somewhat ambiguous: public housing is frequently called a social service as is the social aspect of urban renewal, but such a designation is seldom extended to the whole field. The difficulty perhaps has to do with housing being commonly thought of as a good rather than a service – that is, it is highly capital intensive.

While there is no denying that housing is capital intensive, it must be remembered that there are capital implications for all social services. Education usually requires school and university buildings and health services need hospitals and clinics. Also, since income maintenance programs are commonly considered within the purview of the social services, it makes little sense to isolate housing. Perhaps if attention were focussed more on the *provision* of housing in society – that is, the distributive processes for the allocation of shelter – rather than on the generation of new construction, the notion of housing as a social service would become more tenable.

The social services vary greatly in their state of evolution. For instance, public education received acceptance relatively early in Canada and there is little talk nowadays about people abusing the education system by attempting to extract excessive benefits. However, much of the current debate about health services revolves around alleged abuses. Likewise, the areas of income security, old age pensions and family allowances are well entrenched in the social fabric (witness last year's attempt to tamper with the universality of family allowances); but social assistance still carries stigma.

It would appear that housing is only in a preliminary stage of acceptance as a social service. As previously described, society is prepared to allocate modest resources to prevent homelessness. Yet this is seen as a residual activity designed for those who claim to have a housing problem. The notion that the community as a whole needs to exercise comprehensive responsibility in providing accommodation for all of its members is only gradually emerging.

If the provision of housing was to evolve into a social service, what would this mean? As mentioned, the social services vary enormously. However, as a group, they each have generally in common the following characteristics: 1) a comprehensive policy base; 2) an element of public funding; 3) standard setting procedures; 4) a definable mode of access; 5) professional manpower; and 6) linkages with other services. It therefore might be worthwhile exploring the implications of these characteristics for housing.

### COMPREHENSIVE POLICY BASE

Behind each of the major social services there lies an intricate web of intelligence gathering, interest group reconciliation, and goal articulation – the stuff of policy making. Usually recognized eventually by ministerial status, it has over the years become gradually more possible to talk about a government's education policy, health policy, corrections policy, income security policy, or manpower policy.

It would, of course, be improper to suggest that coherent policy planning takes place for all the major social services. Sometimes policies emerge from surprising auspices. It is nevertheless true to say that an environment has developed in which

it is increasingly possible to delineate and discuss the major underlying themes behind a government's approach to a specific aspect of human need.

### POLICY PLANNING

What is the policy planning job in housing policy? Probably the classic formulation is T. H. Marshall's:

The task of housing policy is to estimate as accurately as possible the present and future demands for houses, to wrestle with the physical problems of production, and to manipulate the financial circumstances governing supply and demand as far as is necessary to ensure that houses are made available as fast as the state of the national economy permits, of the kind that the population desires, in the places where they are going to be wanted, and at prices that people can afford to pay. And in doing this it must have regard to the liberty of the individual, the rights of property, and the principles of social justice.<sup>26</sup>

It is clear that in Canada we have not come close to achieving comprehensive policy planning in the housing field. Indeed, the title of the Dennis-Fish report, *Programs in Search of a Policy—Low Income Housing in Canada*, correctly describes the status that housing policy has been accorded. Making compelling reading, the report advances two prime explanations for the lack of any coherent housing policy. The authors assert:

The refusal to act stems from an almost religious belief in the private market as the only fair and efficient mechanism for distributing society's resources. Even the social housing programs, which have received much publicity lately, are an after-thought, an appendage to the unguided, uncontrolled market system. No effort has been made to plan for them, to determine the type, extent, location and magnitude of need.<sup>27</sup>

Elsewhere, the report adds:

We note that the source of Canada's weak low income housing policy over the last two decades has been the lack of political leadership. At both the federal and provincial levels, autonomous crown corporations were created and left to their own devices. No attempts have been made to define national or provincial housing goals.<sup>28</sup>

This lack of strong political leadership is probably not accidental, but more likely a natural expression of the predilection to leave housing to market forces.

David Donnison, in describing a comprehensive housing policy, states that government takes responsibility in the shaping and controlling of all types of housing provision.<sup>29</sup> This does not imply that the private sector has no role to play. But it does mean that the government at some point decides what role the private sector should play, rather than simply addressing public programs to that segment of the population that the private market admits it is unable to serve properly.

In more specific terms, the Dennis-Fish report details the implications of a comprehensive policy base for all three levels of government.<sup>30</sup> At the federal level, this principally means politicizing housing operations by firmly situating them within a departmental rather than a crown corporation structure. While the implications are less firmly spelled out for the provincial and municipal levels – probably because

the authors were mainly addressing themselves to Ottawa – there are still many useful suggestions advanced. And it is not naively assumed that in an area involving as many cross-jurisdictional factors as housing, any one level of government can develop policies and programs in isolation.

### **PUBLIC FUNDING**

Because society recognizes that lump sum payments for benefits are frequently too onerous for users, and because the social services also serve as a conduit for income redistribution, an element of public funding is usually involved. Other reasons for public support of the social services have to do with a recognition that community goals are advanced by their consumption. The actual funding devices may vary greatly between different social services and jurisdictions. For example, in most countries elementary education is entirely financed by the state, but user charges are common for medical care. In the same fashion, retirement pensions may be completely funded by the state, or by a more or less actuarially balanced system of social insurance which is subsidized to compensate for inflation. The main thing is that tax funds are used in various ways to support levels of social service benefits that could not be obtained otherwise.

Curiously, the funds directly spent by Canadian governments on housing programs are extraordinarily meager in relation to expenditures on other social services. Comparative figures are difficult to come by; but a reasonable estimate is that all levels of government spent only \$52.5 million in 1971 on subsidies for rental housing.<sup>31</sup> This does not stack up very well beside the \$10 billion Statistics Canada estimates was spent by all levels of government on health and welfare in the fiscal year ending March 31, 1971, or the \$7.41 billion that was spent on education in the same year.<sup>32</sup> Per capita, approximately \$464 was spent on health and welfare, \$344 on education, and \$2.43 on housing subsidies.<sup>33</sup>

The estimates budget that the Minister of Finance presents annually for House of Commons approval is also instructive in terms of the relative importance that the federal government assigns to housing. Of the \$18,393.1 million included in the budget for the fiscal year ending March 31, 1974, a respectable \$5,104.7 million or 27.7 per cent was assigned to health and welfare, but only \$119.0 million or .6 per cent of the total federal budget was designated for housing and urban renewal programs (this included \$9.3 million for housing research, \$42.0 million for public housing and land development, \$24.7 million for municipal sewage assistance, \$25.0 million for urban renewal assistance, \$1 million for loss on sale of mortgages, and \$17 million for the Ministry of State for Urban Affairs).<sup>34</sup> Two other social services, neither of which is clearly a federal constitutional responsibility, ranked higher in the government's priorities. The budget allocated \$620.9 million or 3.4 per cent for education, and \$455.2 million or 2.5 per cent for culture and recreation.

It should be noted, however, that not all federal contributions to housing flow through CMHC. A large proportion of the Canada Assistance Plan's payments to individuals, perhaps 40 per cent, are directed toward shelter costs. In 1969–70, this would have amounted to \$232 million.<sup>35</sup> Thus, it could be claimed that the Department of National Health and Welfare helps people more with housing costs than CMHC. However, it should be borne in mind that most of CMHC's subsidies are



spent on enabling families and individuals to enjoy sound housing, whereas studies suggest that a disturbingly large proportion of welfare recipients pay high rents for poor accommodation.

As housing becomes more accepted as a legitimate social service, it is likely that increased public expenditures will be required. Much of these can continue to be of a loan type as in the past. However, many countries have found that housing subsidies are also a vital part of the social service package.

### **STANDARD SETTING**

Most social services involve forms of standard setting. In some cases, the standards may be legislated, e.g., only members of the College of Physicians and Surgeons may practice medicine; in other cases, they may serve as guidelines, e.g., urban open space and community facilities standards prepared by Ontario's Youth and Recreation Branch. The first type of standard setting stems from a need to protect service consumers from professional incompetence and the second from a desire to guarantee a minimum level of benefits.

Standard setting of the regulatory type has long been common in the housing field. Practically all municipalities have zoning bylaws that broadly regulate what may be built, as well as building bylaws that specify in detail how it should be built. Most large municipalities have nuisance bylaws that provide sanctions against the owners of dwellings that constitute a neighbourhood blight, while a few municipalities (such as Halifax, Montreal, Ottawa, and Toronto) have comprehensive housing codes. The latter regulate factors such as room size, ventilation, maintenance and regularity of services. It is questionable, though, whether adherence to housing codes guarantees a pleasant residential environment, as the codes say little about neighbourhood factors such as sanitation, condition of surrounding buildings, noxious odours, transportation, and availability of social and recreation facilities.<sup>36</sup>

At the federal level, most of the work in standard setting has concerned the residential quality of new houses through promotion of the National Building Code. However, building to this code does not guarantee the home buyer or tenant a dwelling suitable for his needs, nor does it mean that compensation is available if unforeseen defects occur during the early years of occupancy.<sup>37</sup> While development controls exist, little has been done to set standards for housing producers: neither builders nor landlords are licensed. The licensing of builders is undoubtedly necessary as part of any house purchase guarantee system; licensing landlords might help to eliminate unscrupulous operators as well as provide penalties in addition to the usually nominal ones levied in the courts for infractions of landlord-tenant legislation and occupancy and maintenance codes.

It must be admitted, though, that standard setting in itself is no substitute for comprehensive reshaping of housing policies. For example, sterile land zoning systems must be replaced by developmental approaches to urban growth that are positive in proposing what ought to be built for whom and by whom, rather than abandoning neighbourhoods to market forces.

### **DEFINED MODE OF ACCESS**

Alfred Kahn recognizes that patterns of financing the social services will vary from country to country. But he writes, "What is crucial is the mode of access to

the service, the guarantee of the right, and the definition of the user, not the financial device – except insofar as the device conditions these other factors.”<sup>38</sup> In other words, the essence of a service being a right – rather than a gift – is that consumers have access to formal means for establishing eligibility and an effective remedy in the event of benefit withdrawal. A group of legal scholars in the United States put the case as follows:

The new expectations progressively brought into existence by the welfare state must be thought of not as privileges to be dispensed universally or by arbitrary fiat of government officials but as substantial rights in the assertion of which the claimant is entitled to an effective remedy, a fair procedure, and a reasoned decision.<sup>39</sup>

How can a citizen enforce a claim to decent housing at reasonable cost? At the moment in Canada the most common way is to make application for public housing. But public housing is scarce and must be rationed to the most needy, a point rating system being employed to measure need. However, the eligibility determination process contains a number of biases that are frequently not revealed to the applicant. And when his application is turned down or postponed, in most areas he may appeal only to the official or body that made the original ruling. There is therefore a clear case for examination of public housing admission procedures – but also a deeper question.

The enunciation of the right to decent housing places a burden on society as a whole – not just public housing authorities – to define a mode of access.

Parenthetically, it is not advocated that the state should maintain a vast reserve of empty houses whose keys can be handed out willy-nilly. Instead, it is suggested that the community has an obligation to monitor housing needs and, using both demand and supply strategies, better govern the supply of housing to meet local needs. This raises questions about unequal distribution of accommodation in society: why should a family with four children be cramped into a one- or two-bedroom apartment when nearby a widow may live in an empty house? Obviously too, there are implications for property rights.

Another aspect of the access problem has to do with the inability of many citizens to seek out housing opportunities. For this, various kinds of advocacy are required, whether to help groups to make demands on the community for better housing or to help individual families find accommodation. Such advocacy is now supplied haphazardly by citizens groups, social workers, priests, and others. However, it also must be an integral part of a housing service.

### PROFESSIONAL MANPOWER

Most social services employ people who have strong professional attachments of training and experience. The professional nature of social service occupations goes quite beyond qualification-setting by the state, dealt with previously, to embrace aspects of status and commitment. Status is important since the social services are seldom salary competitive with private enterprise, and commitment – or belief in the merit of one's task – is another non-monetary compensation. The latter is nurtured by professional associations which, in addition to their credential func-

tions, may also serve as useful vehicles for the transmission of up-to-date information on practice.

Usually the entry to a profession is through an academic institution. But housing is not recognized as a discipline in its own right in Canada. Instead, those engaged in the production and distribution of residential accommodation drift into the field from a variety of backgrounds, such as architecture, real estate, sociology, and banking. Unfortunately, this has led to a shortage of people able to effectively discharge broad responsibility for housing programs. It has also tended to reinforce the view that it is slightly disreputable to be interested in housing policy *per se*. Rather one must approach housing simply as one aspect of economic, urban, or income security policy (take your pick).<sup>40</sup>

Perhaps the training of people capable of confidently grappling with the economic, social, and design aspects of housing in the higher echelons of government housing agencies could be advanced if a special institute was founded for this purpose. At the moment, what few courses exist on housing tend to be given in schools of architecture, planning, or social work, and thus strongly share the biases of those disciplines.

But a more professional approach is required not only at senior levels, it is also needed on the firing line. For example, a 1972 national survey of public housing managers revealed that the majority had backgrounds unrelated to housing and only 12 per cent were university graduates. In fact, 38 per cent had not completed high school.<sup>41</sup>

#### LINKAGE WITH OTHER SERVICES

The social services in North America do not fit together in any concerted way: there is much competition and overlapping between their delivery systems. Indeed, the relationship between different service sectors – say education and recreation – is at best tenuous and at worst self-defeating. Despite this, there is a growing recognition that all the social services perform functions that share a surprising number of objectives.

Increasingly, relationships between the services are now going beyond coordination into service integration at the point of delivery. One interesting example of this trend is the community school concept, in which traditional educational functions are transcended to produce a more broadly based developmental agency within the neighbourhood. The community health centre movement represents another type of emerging linkage.

One of the principal difficulties in achieving a more coherent social service network in Canada has to do with the lack of an accepted school of thought that binds services together for the purpose of analysis and theory construction. In Britain, the recent growth of interest in social administration, a discipline which has as its objective the study of all the social services, has fostered a more generic approach.

If there is a growing interest in social service integration in this country, it has largely left the housing field untouched. Public housing administrators are recognizing the need to more closely relate to the social service sector (to which few believe that they belong). But public housing still forms less than 2 per cent of the Canadian stock, and most housing is still built and operated within a purview that

has major inputs from the property industry but hardly any from the social services.

Housing has also been isolated from other social programs at the cabinet levels of federal and provincial governments. Until the formation of CMHC in 1946, regular federal government housing programs were lodged in the Department of Finance. From 1946 until the appointment of Robert Andras as Minister Without Portfolio Responsible for Housing in 1969, the cabinet members to whom CMHC reported included the ministers of reconstruction, labour, transport, public works, and even the postmaster-general. Not once did CMHC report to the Minister of National Health and Welfare.

Likewise, at the provincial level, housing has traditionally been an appendage of the minister of municipal affairs, although the Ontario Housing Corporation has been a responsibility of the Minister of Trade and Development. Recent government reorganization in Ontario involving the appointment of a deputy provincial secretary for social development policy brought the departments of community and social services, education, colleges and universities, and health within this minister's scope, but placed the Ontario Housing Corporation under the Minister of Revenue!

### **MUNICIPAL HOUSING SERVICE**

Perhaps the best opportunity for developing a social service approach to housing lies in local government. Municipalities in Canada have shown little inclination to take much responsibility for housing conditions. The explanations for this are varied: domination of local councils by property interests, a focus by municipal civil servants (most notably planners) on regulatory rather than developmental functions, and simply the fact that local government as a whole has suffered from a concentration of power and money in federal and provincial capitals.

Yet, it is precisely at the local level that it makes most sense to implement new housing policy concepts. For it is here that housing institutions become visible to the public in both their successes and failures; and it is also here that housing needs become most apparent. How often is a community's image conveyed by reference to its homes, whether solid mansions, ivy covered cottages, or squalid shacks?

In the United Kingdom, the Seebohm Committee grappled with the problem of relating housing to other municipal social services,<sup>42</sup> and in the wake of its report a number of interesting local government initiatives have occurred. The one which probably has most relevance for Canada took place in the London Borough of Lambeth.

What Lambeth did was to reorganize all its existing housing services into one Department of Housing with four divisions: public housing management, assessment, housing inspection, and information and research.<sup>43</sup> This administratively enabled the municipality to concert its efforts on improving the housing of its approximately 330,000 residents. But the most significant creation of the new super department was a Housing Advice Centre which was established by the division of information and research. The Centre, attractively housed in the town hall, was the first comprehensive housing advisory service established by a statutory authority in the United Kingdom. What the Centre set out to do was to offer assistance to any citizen with a housing problem, whether mortgage and house purchase, rehabilitation grants, landlord-tenant relations, rent regulation, or homelessness were involved. Many of the services that offered financial and other assistance were

actually located in the Centre; but the Centre also acted as a referral agency when required.

Backing up the work of the new housing service was a research branch which attempted to pinpoint local housing needs; this job was, of course, enhanced by the problem identification function provided by the Advice Centre.

In Canada many of the housing programs that were delivered locally in Lambeth are operated by federal and provincial agencies. But municipalities still have several housing-related functions – such as health inspection, assessment, landlord and tenant advisory boards, community planning and renewal – which might be concerted by a civic housing department capable of researching housing needs, initiating co-operative planning between all the public and private agencies with housing responsibilities, providing essential information services, and spearheading the expansion of the public and non-profit housing sectors.

### INTO THE PUBLIC DOMAIN

It would be naive to suggest that housing can be treated exactly like any other social service. For one reason, each service plays sub-roles in addition to its prime mission. For example, account has to be taken of the possibilities that homes can provide for aesthetic expression. Also, there are preservation goals that at times can subordinate aesthetic factors to pure value of the past: a respect for structures that enable the passerby to trace the origins of an old quarter as he walks its streets. And concern with local history can blend with a desire to protect old neighbourhoods in the hope that something will be saved of earlier forms of community life.

There is obviously more to housing policy than matching housing stock growth and household formation – as any planner rudely discovers who has attempted to mediate between the accommodation needs of a developing urban region and the interests of people living in an old neighbourhood.

Simple solutions will not miraculously emerge by moving housing into the social service orbit; but one important element will change: housing issues should become politicized. As housing enters the public domain and the myth of the private market lapses into disrepute, new opportunities for citizen involvement will arise. Tenant and property owner groups that pursue their own self-interests, neighbourhood groups that want to build or renew residential environments, and broadly based citizens housing committees capable of monitoring and evaluating shelter provision – all would be encouraged by joining housing to the other social services.

### NOTES

<sup>1</sup>Background papers and proceedings published under the title *The Right to Housing*, Michael Wheeler, ed., Harvest House Ltd., Montreal, 1969.

<sup>2</sup>*Report of the Federal Task Force on Housing and Urban Development*, Queen's Printer, Ottawa, January 1969.

<sup>3</sup>Alvin C. Schorr, *Slums and Social Insecurity*, Nelson, London, 1964, pp. 1–21.

<sup>4</sup>William Michelson, *Man and His Urban Environment: A Sociological Approach*, Addison-Wesley, Reading, Massachusetts, 1970, p. 195.

<sup>5</sup>See Andrew Armitage and Michael Audain, *Housing Requirements: A Review of Recent Canadian Research*, The Canadian Council on Social Development, Ottawa, May 1972.

<sup>6</sup>Figures derived from *Canadian Housing Statistics 1971*, Central Mortgage and Housing Corporation, Ottawa, March 1972.

- <sup>7</sup>*Report of the Federal Task Force on Housing and Urban Development, op. cit.*, p. 23.
- <sup>8</sup>Michael Dennis and Susan Fish, *Programs In Search of A Policy—Low Income Housing in Canada*, Hakkert, Toronto, 1972.
- <sup>9</sup>James Lorimer, *A Citizen's Guide to City Politics*, James Lewis and Samuel, Toronto, 1972.
- <sup>10</sup>Bill C-133, *An Act to Amend the National Housing Act*, given first reading on January 30, 1973.
- <sup>11</sup>Thomas Adams, "Report on Housing Submitted to Hon. N. W. Rowell, President of the Council, by James White, Assistant to Chairman, Commission of Conservation," Typescript, November 16, 1918.
- <sup>12</sup>*Report of the Lieutenant-Governor's Committee on Housing Conditions in Toronto*, Toronto, 1934. See also City of Winnipeg, Department of Health, *Report of A Housing Survey of Certain Selected Districts*, 1934; and Joint Committee of the Montreal Board of Trade and the City Improvement League Incorporated, *A Report on Housing and Slum Clearance in Montreal*, 1935.
- <sup>13</sup>House of Commons, Special Committee on Housing, *Proceedings and Evidence February 21, 1935—April 15, 1935 including Third and Final Report*, King's Printer, Ottawa, 1935, p. 1.
- <sup>14</sup>*Ottawa Citizen*, July 3, 1945.
- <sup>15</sup>Advisory Committee on Reconstruction, *IV Housing and Community Planning, Final Report of the Subcommittee*, King's Printer, Ottawa, March 24, 1944.
- <sup>16</sup>See Lawrence Berk Smith, "The Postwar Canadian Mortgage Market and the Role of Government," unpublished Ph.D. thesis, Harvard University, 1966.
- <sup>17</sup>See Joseph Hee-Soo Chung, "Housing and Mortgage Loans: Postwar Canadian Experience," unpublished Ph.D. thesis, University of Toronto, 1966.
- <sup>18</sup>*Canadian Housing Statistics, 1971*, Table 50.
- <sup>19</sup>See Michael Dennis and Susan Fish, *op. cit.*
- <sup>20</sup>D. V. Donnison, *The Government of Housing*, Pelican, London, 1967, p. 93.
- <sup>21</sup>Robert Bradley, "Community Relations: Where People Count," *Ontario Housing*, vol. 16 (December 1971), p. 2.
- <sup>22</sup>Dennis and Fish, *op. cit.*
- <sup>24</sup>Alfred J. Kahn, *Theory and Practice of Social Planning*, Russell Sage Foundation, New York, 1969, p. 179.
- <sup>25</sup>*Ibid.*, pp. 178-191.
- <sup>26</sup>T. H. Marshall, *Social Policy*, Hutchinson, London, 1965, pp. 152-153.
- <sup>27</sup>Dennis and Fish, *op. cit.*, p. 3.
- <sup>28</sup>Dennis and Fish, *op. cit.*, p. 26.
- <sup>29</sup>D. V. Donnison, "Housing Problems and Policies: An Introduction," in Michael Wheeler, ed., *The Right to Housing*, Harvest House, Montreal, 1969, pp. 23-62.
- <sup>30</sup>Dennis and Fish, *op. cit.*, chapter 10, pp. 347-370.
- <sup>31</sup>Derived from Central Mortgage and Housing Corporation, *Canadian Housing Statistics, 1971*, Table 61.
- <sup>32</sup>Estimates supplied by Statistics Canada.
- <sup>33</sup>Based on population figures in 1971 Census.
- <sup>34</sup>*Estimates Budget for the Fiscal Year Ending March 31, 1974*, Information Canada, Ottawa, 1973. The figures for housing programs exclude loan commitments.
- <sup>35</sup>Department of National Health and Welfare, *Canada Assistance Plan 70-71 Annual Report*, Information Canada, Ottawa, 1972, p. 18, indicated that federal payments to provinces for the general welfare component totaled \$290,135,186. To arrive at an approximation of shelter cost payments this figure was doubled (to compensate for the 50 per cent federal cost-sharing) and then reduced to 40 per cent.
- <sup>36</sup>See Armitage and Audain, *op. cit.*
- <sup>37</sup>See "Caveat Emptor: The Need for Quality Control in Housing Construction," *Housing and People*, vol. 3 (fall-winter 1972), pp. 14-16.
- <sup>38</sup>Kahn, *op. cit.*, p. 184.
- <sup>39</sup>Harry W. Jones, "The Role of Law and the Welfare State," *Columbia Law Review*, vol. 58 (February 1968).
- <sup>40</sup>A view conveyed in N. H. Lithwick, *Urban Canada: Problems and Prospects*, Central Mortgage and Housing Corporation, Ottawa, December 1970.
- <sup>41</sup>Dennis and Fish, *op. cit.*, pp. 203-205.
- <sup>42</sup>See *Report of the Committee on Local Authority and Allied Personal Social Services*, H.M.S.O., London, July 1968, Chapter XIII.
- <sup>43</sup>See Glenn Drover, "Local Government Responsibility for Housing—The Lambeth Venture," *Housing and People*, December 1970.

## CANADIAN HOUSING LEGISLATION

Date	Assistance to House Building & Purchasing Through Financial Aid	Increase Housing Supply Through Direct Government Legislation	Regulation of the Condition of the Residential Environment	Social Problem Legislation	Housing Reports and Research
1867		BNA Act Establishes Jurisdiction for Housing, Section 92 – Provincial Affairs			
1912			Housing Conference in Winnipeg led to Planning Acts in Provinces	Commission of Conservation	
1913			Ontario Housing Act		
1916			Manitoba Town Planning Act		
1918	Federal Loans to Provinces to assist local housing projects		P.E.I. Planning and Development Act		Report of Commission Industrial Relations
1919		War Veterans Housing			
1920					
1921					
1922					
1923	War Measures Act discarded through Municipalities				
1924			Town Planning Act of B.C.		
1926					
1927	Farm Loan Act		Saskatchewan Town Planning Act		
1929					
1930	Provincial Acts create Moratorium on Mortgage payments				
1931					
1932					
1933					
1934					
1935	Dominion Housing Act Funds for Second Mortgages		New Brunswick Housing Commission Act		Commons Committee on Housing
1936					



1937	Home Improvement Guarantee Act			
1938	National Housing Act Funds for Mortgages			National Housing Act; Provision for Low Rent
1939	Central Mortgage Bank proposed		"Wartime Housing Limited", interim agency	
1940				
1941		Wartime Housing Act Build in Specific locations	National Building Code*	Rent Controls
1942	Veteran's Land Act			Home Extension Plan
1943		Home Conversion Plan Conversion to include Supply		Home Conversion
1944	Farm Improvement Loan Act			Curtis Report Surveys
NATIONAL HOUSING ACT**				
1945		CENTRAL MORTGAGE AND HOUSING CORPORATION		
1946	Emergency Transitional Powers Act – on supplies; V.L.A. amended; loans up to 80% to resource companies in developing areas broadened to direct loans where no private sources			
1947	Farm Housing Financial Aid			Division of Building Research
1948	Rental Insurance Plan			
1949		Federal Government Workers and Veterans Program Terminated	Federal-Provincial Partnership in Land Assembly 75-25 and Public Housing Section 35 – N.H.A.	N.H.A. Public Housing Amendment
1950				

## CANADIAN HOUSING LEGISLATION (Continued)

Date	Assistance to House Building & Purchasing Through Financial Aid	Increase Housing Supply Through Direct Government Legislation	Regulation of the Condition of the Residential Environment	Social Problem Legislation	Housing Reports and Research
1950					
1951				Rent Control Ends	
1952					
1953	N.H.A. Mortgage Insurance Legislation		National Building Code Revision		
1954	N.H.A. changes in residential financing; from direct loans to insured loans				
1955	Amendment to Bank Act to encourage banks to mortgage				
1956				N.H.A. Amendment to finance urban renewal studies	
1957					
1958					
1959					
1960		Amend N.H.A. to provide for student housing, sewage plants, and trunk sewer lines	Federal Loans for sewage treatment	Loans for student housing	
1961					
1962					
1963					
1964			Public Housing participation changed to loans 90-10	N.H.A. financing low rental housing and U.R. Projects	
1965			National Building Code Revisions P.T. 9 Housing		

1966	N.H.A. broadened to cover existing housing (up to \$10,000)				
1967	N.H.A. Changes interest rates, financing (25% + Bank Rate)				Federal-Provincial Housing Conference
1968					
1969	Minor amendments to N.H.A. – relaxation of terms	Loans on existing housing increased to \$18,000		Loan level in low-rent projects increased to 45% authorized restoration; halt to urban renewal financing	Federal task force
1970					
1971	Innovative Housing	Innovative Housing Schemes \$200 Million			Science Council of Canada; Lithwick Reports; Smith, "Housing in Canada"
		Ministry of Urban Affairs – Policy, Research and Coordination			
1972	Proposed N.H.A.**** Revisions, Residential Mortgage Finance Bill tabled in house – Assisted Home Ownership		Proposed N.H.A. Revisions Residential Rehabilitation Assistance	Non Profit and Cooperative Associations	Dennis Report, Low Income Housing
			Land Assembly Program		

\*National Building Code – advisory construction and residential design performance standards.

\*\*National Housing Act – consolidation of existing legislation to promote the construction of new houses, the repair and modernization of existing houses, the improvement of housing and living conditions, and expansion of employment in the post war period.

\*\*\*C.M.H.C. – Administer the N.H.A. Divisions of loans, projects, shelter, legal, research, information and regional offices established 1946 Community Planning Association of Canada.

\*\*\*\*Bill includes provisions for variable term mortgage loans, publicly owned residential mortgage bank, new mortgage investment companies.